

December 6, 2016

Pioneer Credit Recovery  
26 Edward Street  
Arcade, New York – 14009

Reference Number: [REDACTED]

To Whom It May Concern,

In 2004, my son was a full-time student at Texas Culinary Academy (TCA, a *Le Cordon Bleu* Accredited University) in Austin Texas, and later graduated with an A.A.S in Culinary Arts. At which time, we were led to believe that such a degree, credits, and school affiliation would be fully transferable to any accredited university for further or continuing education; this however is not truth. Upon enrollment, the TCA recruiter was able to qualify us for a Sallie Mae Parent Loan with a fixed 2.4% interest rate on a loan of \$32,470.94. As a single parent, my initial concern was not only the expense, but a rigorous payment schedule, but at the same time was appreciative to the young recruiter for helping make my son's dream possible. She explained that this specific loan came with a "10-year deferment" from day of graduation before any repayment would initiate - No penalties or interest added. In addition to the loan terms, we were promised that an accredited degree from a *Le Cordon Bleu* school came in tandem with the guarantee of immediate job placement [upon graduation] with an entry-level salary above industry standard. Unfortunately, neither of these promises came to fruition. After graduation in the Fall of 2005, pursued a Bachelor's of Science from Texas A&M University, but upon enrollment none of his credits, nor his degree were transferable, thus his only option was to start over. In most recent news, as of June 2015 Career Education Corporation (DBA *Le Cordon Bleu*) settled a class-action lawsuit of \$40M offering rebates of up to \$20,000 to almost \$8,500 student between 2003-2008; a threshold in which my case qualifies for. As a result, on January 4<sup>th</sup> 2016 *Le Cordon Bleu* has suspended all new enrollment as it initiates the closing all 16 of its North American schools, devaluing an already unaccredited degree; but I digress.

I began repayment of the loan in 2008 (year three of a ten-year deferment option) upon repayment, I was not only able to pay the payment schedule per my Sallie Mae coupon book, but was fortunate enough to triple up on my payments. In doing so, I immediately set up automatic draft with my bank account so I would consistently keep my loan in good standing. After 3-years of consistent payment, I began questioning Sallie Mae about the drastic increase in my balance, but after continuous questioning, I never received any replied correspondence, nor did I ever receive legal documentation regarding the nature of the increases; none-the-less, I *always* continued to pay per my loan terms. As of September, 12<sup>th</sup> 2015, my loan balance in the amount of \$32,470.94 had been paid in full, in addition, my Sallie Mae-issued loan book had been completed.

Since September 12<sup>th</sup> 2015 I have never once received any verbal or written correspondence to either concur or challenge my loan repayment. However, upon a voluntary credit check in June of 2016 it appears that I have several unwarranted and false delinquencies on my credit on behalf of Sallie Mae/Navient. Only recently have the following two additional pieces of correspondence been sent to me from the following companies;

- **Navient, August 19<sup>th</sup> 2016 received a letter stating my new account balance was \$73,928.81 with a new 4.25% fixed interest rate**
  - Since that time, I have logged over 15 calls to Navient with no response, or explanation of billing.



- **Pioneer Credit Recovery, November 14<sup>th</sup> 2016 received a letter stating my new account balance is \$92,459.52**
  - **Pioneer Credit Recovery has been engaging in continuous acts of harassment of myself, co-workers, and personal friends related to this false accusation.**
  - **Per the Le Cordon Bleu 2014-2015 Enrollment Guide the average student enrollment is between \$16,000 for a Pastry Certificate to \$42,000 for an Associate Degree.**

Furthermore, Pioneer Credit Recovery has engaged in a relentless campaign of verbal harassment of myself, my co-workers, but more importantly personal contacts. Harassment such as this is definitively outlined within the FDSPA, more specifically Public Law 111-203, title X, 124 Stat. 2092 (2010); section 805-809. Any violation of these consumer rights under the FDSPA carries swift and punitive measures in which I am fully within my rights to act upon.

Subsequently, this letter is my final warning to Pioneer Credit Recovery request the following;

- **Suspend any/all harassing correspondence with myself, family, co-workers, or personal contacts immediately**
- **Expunge my case in its entirety with a paid-in full standing**
- **Remove all delinquent inquiries, or charges and issues letters to all three credit bureaus with a full explanation of discrepancy**
- **Issue a notarized letter stating that my account has been closed with a paid in full balance, and no action on my behalf is necessary**

Pioneer Credit Recovery will be given 60 days from today, Friday, February 3<sup>rd</sup> 2017 to respond via mail with action. This timeline is more than a fair offering on my behalf before legal action will be pursued. I have strong faith that Pioneer Credit Recovery will be more than accommodating to my requests, and that no further action will be needed.

Sincerely,  
Cynthia J. Riddle

Enclosure